



Your loan # and property address:  
Loan # [REDACTED]  
33 MIRY BROOK RD  
TRENTON, NJ 08690

MAY 20, 2019

MICHAEL & NACY NALBONE  
33 MIRY BROOK RD  
TRENTON, NJ 08690

Dear Mortgagor(s):

This letter confirms your pre-qualification for the Federal Housing Administration Home Affordable Modification Program (FHA HAMP) Stand-Alone Loan Modification Trial Plan. Please see the enclosed table for specific details on your new payment amount and other terms of the modification.

This pre-qualification is contingent upon all of the following conditions:

- 1) Court approval must be received before the expiration date: 08/01/2019
- 2) **The motion, filing, or other request through which court approval is sought and related court approval must identify MidFirst Bank as the creditor**
- 3) You will need to review and sign the Trial Modification Plan documents that we send you once Court approval is received
- 4) If you successfully complete the Trial portion of the Plan (and we confirm a clear title), you will need to review and sign the final Loan Modification documents that we send you and have your signature(s) notarized
- 5) We must receive and approve the original Loan Modification documents after they are signed by you and notarized

Once the above conditions are met, any proof of claim filed in your bankruptcy will be updated to reflect the completion of a Loan Modification.

A Loan Modification rolls your past-due payments back into the principal balance and will result in a change to your monthly payment, term length, and outstanding principal balance. In addition, the attorney's fees and costs associated with any foreclosure pending at the time you filed for bankruptcy protection may be rolled into your principal balance, if appropriate. However, any other outstanding fees will remain due and secured by the deed of trust/mortgage.

Please call us at 1-800-552-3000 Monday through Friday from 8 a.m. to 5 p.m. if you have any questions regarding the information in this letter.

Sincerely,

**Midland Mortgage**, a Division of MidFirst Bank

**Enclosure**

**Notice:** If you have received a bankruptcy discharge of the debt secured by the Mortgage/Deed of Trust, or you are currently in bankruptcy under the protection of the automatic stay, this letter is not an attempt to collect the debt from you personally, and is for informational purposes only. If your loan was in default at the time MidFirst Bank obtained it, and you have not filed bankruptcy or received a discharge of the debt secured by the Mortgage/Deed of Trust, we are required to inform you that this communication is from a debt collector, this is an attempt to collect a debt, and any information obtained will be used for that purpose.

**Notice to Connecticut and North Carolina Residents:** The purpose of this communication is to collect a debt.

**Notice to Vermont Residents:** This is an attempt to collect a debt and any information obtained will be used for that purpose.



## HAMP Stand-Alone Loan Modification Trial Plan

MICHAEL & NANCY NALBONE  
Loan Number: 4[REDACTED]

Property Address: 33 MIRY BROOK RD  
TRENTON, NJ 08690

<b>Court Approval Deadline:</b>	08/01/2019
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Trial Payment Due Dates	Trial Payment Amount
1 <sup>st</sup> Payment due no later than 09/01/2019	\$1,121.02
2 <sup>nd</sup> Payment due no later than 10/01/2019	\$1,121.02
3 <sup>rd</sup> Payment due no later than 11/01/2019	\$1,121.02

Current Loan Terms	
Current Principal Balance	\$102,413.07
Interest Rate	4.375 %
Principal & Interest Monthly Payment	\$519.91
Escrow Monthly Payment	\$540.58
Total Monthly Payment	\$1,060.49
Maturity Date	04/01/2047

New Loan Terms After Modification	
1st Payment Date After Trial Period Payments	12/01/2019
Interest Rate	4.375 %
Term	360
Principal & Interest Monthly Payment	\$583.17
Initial Escrow Monthly Payment <sup>1</sup>	\$537.85
Total Monthly Payment <sup>2</sup>	\$1,121.02
Maturity Date	11/01/2049
Post-Trial Principal Balance	\$101,971.88
Payments Included	08/2018 – 11/2019
Capitalized Interest	\$5,948.32
Capitalized Escrow	\$8,990.39
Capitalized Fees	\$0.00
(Less) Suspense Funds	(\$110.71)
Total Amount Capitalized	\$14,828.00
New Principal Balance	\$116,799.88

<sup>1</sup>Escrow Monthly Payment is subject to change. Escrow will be analyzed prior to final modification and periodically over the life of the loan with the Escrow Monthly Payment adjusted accordingly in order to reflect changes in the amounts due for taxes, insurance, and other escrow items.

<sup>2</sup>Please note that while the interest rate will not increase, if there is a delay in execution of the Trial Period or final Modification for any reason, the first payment date, maturity date, modified principal balance and monthly payment may vary slightly.